

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

In re:

ROBERT HOWARD JACKSON

Debtor(s)

Case No. 21-12280-AMC

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Kenneth E. West, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/18/2021.
- 2) The plan was confirmed on 05/24/2022.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 02/13/2024.
- 6) Number of months from filing or conversion to last payment: 26.
- 7) Number of months case was pending: 32.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$33,325.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$24,024.00
Less amount refunded to debtor	\$5.10

NET RECEIPTS: \$24,018.90

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,400.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,941.94
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,341.94

Attorney fees paid and disclosed by debtor: \$1,600.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AAFES	Unsecured	491.00	NA	NA	0.00	0.00
ALLY FINANCIAL	Unsecured	NA	NA	NA	0.00	0.00
AMERICREDIT	Unsecured	NA	NA	NA	0.00	0.00
AMEX	Unsecured	NA	NA	NA	0.00	0.00
BASS & ASSOCIATES P.C.	Unsecured	NA	475.29	475.29	106.22	0.00
BAY FINANCE	Unsecured	NA	NA	NA	0.00	0.00
BRINKS HOME SECUTRITY	Unsecured	NA	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA), N.A.	Unsecured	NA	1,035.26	1,035.26	242.48	0.00
CITADEL FEDERAL CREDIT UNION	Unsecured	NA	11,156.71	11,156.71	2,613.17	0.00
CITY OF PHILA	Secured	NA	44.00	44.00	44.00	0.00
DEPARTMENT STORE NATIONAL BA	Unsecured	NA	1,790.39	1,790.39	419.35	0.00
DISCOVER BANK	Unsecured	NA	7,312.04	7,312.04	1,712.66	0.00
FREEDOM CREDIT UNION	Unsecured	2,387.00	NA	NA	0.00	0.00
LINCOLN AUTOMOTIVE	Unsecured	NA	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT, II	Unsecured	NA	2,288.26	2,288.26	535.97	0.00
ONE MAIN FINANCIAL	Unsecured	NA	NA	NA	0.00	0.00
PHH MORTGAGE SERVICES	Unsecured	NA	NA	NA	0.00	0.00
ROCKET MORTGAGE, LLC F/K/A QUI	Secured	NA	74,213.85	74,213.85	0.00	0.00
SANTANDER BANK N.A.	Unsecured	NA	44,605.97	44,605.97	10,447.81	0.00
SANTANDER CONSUMER USA	Unsecured	44,054.00	NA	NA	0.00	0.00
SYNCB/WALMART	Unsecured	1,035.00	NA	NA	0.00	0.00
U.S. BANK NA DBA ELAN FINANACIA	Unsecured	NA	5,770.88	5,770.88	1,351.68	0.00
VERIZON	Unsecured	NA	NA	NA	0.00	0.00
WELLS FARGO BANK, N.A.	Unsecured	NA	9,408.16	9,408.16	2,203.62	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$74,213.85	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$44.00	\$44.00	\$0.00
TOTAL SECURED:	\$74,257.85	\$44.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$83,842.96	\$19,632.96	\$0.00

Disbursements:		
Expenses of Administration	<u>\$4,341.94</u>	
Disbursements to Creditors	<u>\$19,676.96</u>	
TOTAL DISBURSEMENTS :		<u>\$24,018.90</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/09/2024

By: /s/ Kenneth E. West

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.